

Get medical care & prescription drugs in disaster or emergency areas

Do you live in a disaster or emergency area?

Seeing your doctor in a disaster or emergency

Getting your prescriptions in a disaster or emergency

Paying your premium in a disaster or emergency

Getting dialysis in a disaster or emergency

Getting cancer treatments in a disaster or emergency

Replacing a lost card in a disaster or emergency

Replacing lost or damaged equipment or supplies in a disaster or emergency

How do I know if my area is a disaster or emergency area?

If you live in an area that's been declared an emergency or disaster, the usual rules for your medical care may change for a short time. Affected areas are areas where one of these has happened:

- The President has declared it an emergency or disaster. Visit the [Federal Emergency Management Agency \(FEMA\)](#), or call 1-800-621-FEMA (1-800-621-3362) to see if your area is affected. TTY users should call 1-800-462-7585.
- A governor has declared it an emergency or disaster. Visit your state government's official website to find out if your area is affected.
- The Secretary of the Department of Health and Human Services (HHS) has declared a public health emergency. Visit the HHS [Public Health Emergency website](#), or call 1-800-MEDICARE to find out if your area is affected.

Seeing your doctors or other providers in a disaster or emergency

If you have a Medicare Advantage Plan (Part C) or other Medicare health plan, contact Highmark to see if it temporarily changes its rules during an emergency or disaster.

- You may be able to see certain doctors or go to certain hospitals that accept Medicare patients, even if the doctor or hospital isn't in Highmark's network and your health care need isn't an emergency. If you have problems using an out-of-network doctor or provider, contact Highmark for help.
- You may not have to meet Highmark's prior authorization rules for out-of-network services.
- If you usually pay more for out-of-network or out-of-area care, Highmark may apply the in-network rate during the emergency or disaster period. If Highmark agrees to apply the in-network rate and later on you go to an out-of-area or out-of-network provider and pay more for the service, save the receipt and ask Highmark if it'll give you a refund for the difference.

You can find Highmark's contact information on the back of your Member ID card.

Getting your prescription drugs in a disaster or emergency

If you have a Medicare Prescription Drug Plan (Part D) and your state has issued a warning of a potential emergency or disaster:

- If you're not able to go to your usual network pharmacy to replace your prescription drugs, contact Highmark to find another network pharmacy nearby.
- Contact Highmark if you had to leave your home without your drugs, or your drugs have been damaged or lost because of the emergency or disaster. They can help you find another network pharmacy.
- If you can't reasonably get to a network pharmacy, Highmark can help you get drugs during an emergency or disaster at an out-of-network pharmacy. You may pay more for drugs you get at an out-of-network pharmacy.

Using in-network pharmacies

- You'll be able to move most prescriptions from one network pharmacy to another, and back to your regular pharmacy when the emergency or disaster ends. If you need help finding the closest network pharmacy, contact Highmark.
- You'll need to tell the new pharmacy the name of your regular pharmacy and which drugs you need refilled.

Using out-of-network pharmacies

- Contact Highmark for information about their out-of-network rules.
- When you buy your drugs at an out-of-network pharmacy, you'll probably have to pay full cost for the drugs at the time you fill your prescriptions.
- To get a refund from Highmark, submit a paper claim. Ask Highmark where you should send your claim.
- If you paid full cost for the drugs, save your receipts so you can ask Highmark if it'll refund you for your costs. You won't get a refund for the out-of-network cost-sharing amount.

Additional (extended-day) supplies

If you think you won't be able to return home for a long time, you may want to get an extended-day supply (a 60- to 90-day supply) of your prescription drugs. Ask Highmark whether it offers extended-day supplies and which pharmacies you can use to get them.

For more information on getting prescription drugs during an emergency or disaster, contact Highmark.

How can I find contact information for Highmark?

You can find Highmark's contact information on the back of your Member ID card.

Paying Highmark's premium in a disaster or emergency

If you're in a Medicare Advantage Plan (Part C), other Medicare health plan, or Medicare Prescription Drug Plan (Part D):

- If you pay Highmark's premium directly to Highmark each month, you're still responsible for paying your premium on time.
- Generally, plans don't change their normal rules for payment of monthly premiums during an emergency or disaster. Highmark may disenroll you if you don't pay your premiums on time.
- To make sure you're still making timely payments on your monthly premiums during an emergency or disaster, ask Highmark about signing up for premium withholding from your Social Security check or paying Highmark by electronic funds transfer through your bank.
- If Highmark disenrolls you for not paying your monthly premiums, and you didn't pay on time because of the emergency or disaster, you may be able to ask Medicare to reconsider the decision and get your coverage back.

How can I find contact information for Highmark?

You can find Highmark's contact information on the back of your Member ID card.

Getting dialysis treatments in a disaster or emergency

Contact Highmark first to see if it temporarily changes its rules in a disaster or emergency. Even though your [ESRD Network](#) can help you find facilities that give dialysis services, Highmark may not have a contract with an ESRD facility in the area where you're staying temporarily. You can find Highmark's contact information on the back of your Member ID card.

Getting chemotherapy or other cancer treatments in a disaster or emergency

Contact Highmark to see if it temporarily changes its rules in an emergency or disaster. You can find Highmark's contact information on the back of your Member ID card.

Replacing a lost Highmark Member ID card in a disaster or emergency

If you have a Medicare Advantage Plan, other Medicare health plan, or a Medicare Prescription Drug Plan, contact Highmark to replace a lost or damaged membership card. You can find Highmark's contact information by navigating to www.HighmarkBlueShield.com/Medicare, selecting the "Important Plan Documents" link under the QUICK LINKS section on the homepage and entering your zip code.

Replacing lost or damaged durable medical equipment or supplies in a disaster or emergency

Contact Highmark directly to find out how it replaces DME or supplies damaged or lost in an emergency or disaster.

You can find Highmark's contact information on the back of your Member ID card.

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